

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Daniel Douglas Campbell  
Laura Jean Campbell  
Debtors

Case No. 25-00522-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Mar 03, 2025

User: AutoDocket  
Form ID: 309I

Page 1 of 3  
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Douglas Campbell, Laura Jean Campbell, 2060 Claredon St., Camp Hill, PA 17011-3827
5692556	++ ECSI FEDERAL PERKINS LOAN SERVICER, ATTN DEPARTMENT OF EDUCATION, 1200 CHERRINGTON PARKWAY, SUITE 200, MOON TWP PA 15108-4354 address filed with court:, ECSI, ATTN Bankruptcy, 1200 Cherrington Pkwy, Ste 200, Coraopolis, PA 15108-4354
5692566	Onemain Financial, Attn: Bankruptcy, PO Box 142, Evansville, IN 47701-0142
5692567	+ PPL Electric Utilities, PO Box 25222, Lehigh Valley, PA 18002-5222
5692570	+ The Borough of Camp Hill, 2145 Walnut St., Camp Hill, PA 17011-3830
5692571	Total Card Bank of Missouri, Greenville, SC 29602
5692574	WEBBANK PAYPAL, Greenville, SC 29602

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Mar 03 2025 18:48:00	John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102
tr	Email/Text: info@pamd13trustee.com	Mar 03 2025 18:49:00	Jack N Zaharopoulos, Standing Chapter 13, (Trustee), 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: ustpreion03.ha.ecf@usdoj.gov	Mar 03 2025 18:49:00	United States Trustee, US Courthouse, 1501 N. 6th St, Harrisburg, PA 17102-1104
5692551	Email/Text: rm-bknotices@bridgecrest.com	Mar 03 2025 18:49:00	Bridgecrest Acceptance Corp, PO Box 53087, Phoenix, AZ 85072-3087
5692552	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 03 2025 18:49:59	Caine & Weiner, Attn: Bankruptcy, 5805 Sepulveda Blvd, Fl 4, Sherman Oaks, CA 91411-2532
5692553	EDI: CAPITALONE.COM	Mar 03 2025 23:45:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5692553	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 03 2025 18:57:52	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
5692554	^ MEBN	Mar 03 2025 18:46:02	Celtic Bank, 320 E Big Beaver Rd, Troy, MI 48083-1238
5692555	Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2025 18:49:00	Credit One Bank N.A., 320 E Big Beaver Rd, Troy, MI 48083-1238
5692575	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Mar 03 2025 18:49:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5692557	EDI: AMINFOFP.COM	Mar 03 2025 23:45:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145

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5692557	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 03 2025 18:57:33	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
5692558	^ MEBN	Mar 03 2025 18:46:14	Fortiva Credit Card, 200 14th Ave E, Sartell, MN 56377-4500
5692576	EDI: IRS.COM	Mar 03 2025 23:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5692559	EDI: JEFFERSONCAP.COM	Mar 03 2025 23:45:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 200 14th Ave E, Sartell, MN 56377-4500
5692560	Email/Text: inchargehq@westcreekfin.com	Mar 03 2025 18:49:00	Koalafi, Attn: Bankruptcy, PO Box 5518, Glen Allen, VA 23058-5518
5692561	Email/Text: PBNCNotifications@peritussservices.com	Mar 03 2025 18:49:00	Kohl's, Attn: Credit Administrator, PO Box 3043, Milwaukee, WI 53201-3043
5692562	+ Email/Text: bknotification@loandepot.com	Mar 03 2025 18:49:00	LoanDepot, Attn: Bankruptcy, 26642 Towne Ctr, Foothill Ranch, CA 92610-2808
5692563	Email/PDF: resurgentbknotifications@resurgent.com	Mar 03 2025 18:57:09	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
5692564	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 03 2025 18:57:37	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5692565	Email/Text: bankruptcydpt@mcmcg.com	Mar 03 2025 18:49:00	Midland Credit Mgmt, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
5692579	EDI: PENNDEPTREV	Mar 03 2025 23:45:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5692579	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 03 2025 18:49:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5692577	Email/Text: fesbank@attorneygeneral.gov	Mar 03 2025 18:49:00	Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120
5692568	Email/Text: caineweiner@ebn.phinsolutions.com	Mar 03 2025 18:49:59	Progressive, PO Box 55848, Sherman Oaks, CA 91413-0848
5692569	Email/Text: bkfilings@zwickercpc.com	Mar 03 2025 18:49:00	Synchrony Bank, 320 E Big Beaver Rd, Troy, MI 48083-1238
5692572	Email/Text: bankruptcydepartment@tsico.com	Mar 03 2025 18:49:00	Transworld, ATTN Bankruptcy TRANSWORLD SYSTEMS INC., PO Box 15130, Wilmington, DE 19850-5130
5692578	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Mar 03 2025 18:49:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5692580	^ MEBN	Mar 03 2025 18:46:20	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5692573	EDI: VERIZONCOMB.COM	Mar 03 2025 23:45:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225
5692573	Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 03 2025 18:49:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr, Ste 550, Weldon Spring, MO 63304-2225

TOTAL: 31

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Daniel Douglas Campbell jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
John Matthew Hyams	on behalf of Debtor 2 Laura Jean Campbell jmh@johnhyamslaw.com acb@johnhyamslaw.com;dlh@johnhyamslaw.com;alr@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1:	<u>Daniel Douglas Campbell</u>	Social Security number or ITIN:	xxx-xx-8536
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<u>Laura Jean Campbell</u>	Social Security number or ITIN:	xxx-xx-0510
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	Middle District of Pennsylvania	Date case filed for chapter:	13 2/28/25
Case number:	1:25-bk-00522-HWV		

**Official Form 309I****Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. §1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [pacer.uscourts.gov](http://pacer.uscourts.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.


To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel Douglas Campbell	Laura Jean Campbell
2. All other names used in the last 8 years	dba CampbellCreative	dba Laura J. Campbell
3. Address	2060 Claredon St. Camp Hill, PA 17011	2060 Claredon St. Camp Hill, PA 17011
4. Debtor's attorney Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone: 717-520-0300  Email: <a href="mailto:jmh@johnhyamslaw.com">jmh@johnhyamslaw.com</a>
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos Standing Chapter 13 (Trustee) 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone: 717-566-6097  Email: <a href="mailto:info@pamd13trustee.com">info@pamd13trustee.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> .	Sylvia H. Rambo US Courthouse 1501 N. 6th Street Harrisburg, PA 17102	Hours open: Monday – Friday 9:00 AM to 4:00 PM  Contact phone: (717) 901-2800  Date: 3/3/25

For more information, see page 2 >

**Receiving Court Issued Orders and Notices by E-Mail:** (1) Anyone can register for the Electronic Bankruptcy Noticing program at [ebn.uscourts.gov](http://ebn.uscourts.gov). (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form ([www.pamb.uscourts.gov/debn-form](http://www.pamb.uscourts.gov/debn-form)), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.  <b>*Valid photo ID and proof of Social Security number are required*</b>	<b>Date: April 10, 2025 at 09:00 AM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  For additional information use the QR code or visit: <a href="https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom">https://www.justice.gov/ust/ust-regions-r03/region-3-section-341-meetings-0#TrusteeZoom</a>  The Court does not endorse or exercise any responsibility of the content at this link.	<b>Location:</b> Meeting held by Zoom, visit <a href="https://join.zoom.us">join.zoom.us</a> , Enter Meeting ID 890 248 6951, Click on Join using passcode 9568534732, or call 1-267-552-4885  														
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table border="0"> <tr> <td><b>Deadline to file a complaint to challenge dischargeability of certain debts:</b></td> <td><b>Filing deadline:</b> June 9, 2025</td> </tr> <tr> <td colspan="2"><b>You must file:</b></td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> </td> </tr> <tr> <td><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></td> <td><b>Filing deadline:</b> May 9, 2025</td> </tr> <tr> <td><b>Deadline for governmental units to file a proof of claim:</b></td> <td><b>Filing deadline:</b> August 27, 2025</td> </tr> </table> <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.  <table border="0"> <tr> <td><b>Deadline to object to exemptions:</b></td> <td><b>Filing deadline:</b></td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table>		<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline:</b> June 9, 2025	<b>You must file:</b>		<ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>	<b>Filing deadline:</b> May 9, 2025	<b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline:</b> August 27, 2025	<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>	The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors
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<b>Deadline to object to exemptions:</b>	<b>Filing deadline:</b>															
The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	30 days after the conclusion of the meeting of creditors															
<b>9. Filing of plan</b>	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.															
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.															
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.															
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://pacer.uscourts.gov">pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.															
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.															